

United States Bankruptcy Court  
Southern District of GeorgiaIn re:  
Warneater Moore  
DebtorCase No. 19-41718-EJC  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113J-4

User: hbowers  
Form ID: 318Page 1 of 2  
Total Noticed: 28

Date Rcvd: Mar 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2020.

db +Warneater Moore, 1105 Habersham Street, Savannah, GA 31401-6842  
 7421495 +American Express DSNB, P.O. Box 8218, Mason OH 45040-8218  
 7421503 +Evine, P. O. Box 390916, Minneapolis MN 55439-0911  
 7421504 +Georgia Emergency Physician Specialists, P. O. Box 3291, Indianapolis IN 46206-3291  
 7421506 +JTV/SYNCB, P.O. Box 965036, Orlando FL 32896-5036  
 7421509 +Profit Services Group, P.O. Box 61295, Savannah GA 31420-1295  
 7421512 +SHOPHQ PLCC/SYNCB, P.O. Box 965005, Orlando FL 32896-5005  
 7421514 +Snap Properties, 219 E. Waldburg Street, Savannah GA 31401-6547  
 7421517 +Target Credit Card/TD BANK, NCD-0450, P.O. Box 1470, Minneapolis MN 55440-1470  
 7421521 +Zales/Comenity Capital, P.O. Box 182120, Columbus OH 43218-2120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+EDI: BTECARON Mar 30 2020 22:48:00 Tiffany E. Caron, Trustee, P.O. Box 9056,  
Savannah, GA 31412-9056  
 7421496 +EDI: RMSC.COM Mar 30 2020 22:48:00 Belk/SYNCB, P.O. Box 965005, Orlando FL 32896-5005  
 7421498 +E-mail/Text: bk@creditcentralllc.com Mar 30 2020 19:22:43 Credit Central South, Inc.,  
d/b/a Credit Central, 7088 Hodgson Memorial Drive, Savannah GA 31406-2529  
 7421499 +E-mail/Text: bk@creditcentralllc.com Mar 30 2020 19:22:43 Credit Central South, LLC,  
Attn: Legal/Officer, 700 East North Street, Suite 15, Greenville SC 29601-3013  
 7421501 EDI: DISCOVER.COM Mar 30 2020 22:48:00 Discover Financial Services, LLC, P. O. Box 15316,  
Wilmington DE 19850  
 7421500 +EDI: WFFC.COM Mar 30 2020 22:48:00 Dillards/Wells Fargo, P.O. Box 14517,  
Des Moines IA 50306-3517  
 7421502 EDI: DISCOVER.COM Mar 30 2020 22:48:00 Discover Financial Services, LLC, P. O. Box 3025,  
New Albany OH 43054-3025  
 7421505 +EDI: RMSC.COM Mar 30 2020 22:48:00 J.C. Penney, P.O. Box 965007, Orlando FL 32896-5007  
 7421507 +EDI: WFNNB.COM Mar 30 2020 22:48:00 Kay Jewelers/Comenity Bank, P.O. Box 182789,  
Columbus OH 43218-2789  
 7421508 +EDI: TSYS2.COM Mar 30 2020 22:48:00 Macys, P.O. Box 8218, Mason OH 45040-8218  
 7421510 +EDI: RMSC.COM Mar 30 2020 22:48:00 QVC/SYNCB, P.O. Box 965005, Orlando FL 32896-5005  
 7421497 E-mail/Text: smbk@smcredit.com Mar 30 2020 19:18:01 Covington Credit,  
Attn: Legal/Officer, 1900 E. Victory Drive, Savannah GA 31404  
 7421511 +E-mail/Text: wmbkdept@waltersmgmt.com Mar 30 2020 19:22:55 Service Loan Company,  
Attn: Officer/Legal, 7400 Abercorn Street, #805, Savannah GA 31406-2455  
 7421513 +EDI: RMSC.COM Mar 30 2020 22:48:00 Sleep Number/SYNCB, P. O. Box 965036,  
Orlando FL 32896-5036  
 7421515 +EDI: PRA.COM Mar 30 2020 22:48:00 Synchrony Bank c/o PRA Receivables Mgmt, P.O. Box 41021,  
Norfolk VA 23541-1021  
 7421516 +EDI: WFNNB.COM Mar 30 2020 22:48:00 Talbots/comenity Bank, P.O. Box 182789,  
Columbus OH 43218-2789  
 7421519 +EDI: CAPITALONE.COM Mar 30 2020 22:48:00 Walmart/Capital One, P.O. Box 30281,  
Salt Lake City UT 84130-0281  
 7421520 +EDI: WFFC.COM Mar 30 2020 22:48:00 Wells Fargo, P.O. Box 14517,  
Des Moines IA 50306-3517

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7421518 TJX Co/SYNCB, P.O. Box 32896  
 7421494\* +Warneater Moore, 1105 Habersham Street, Savannah GA 31401-6842

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 01, 2020

Signature: /s/Joseph Speetjens

District/off: 113J-4

User: hbowers  
Form ID: 318

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2020 at the address(es) listed below:

Judson C. Hill on behalf of Debtor Warneater Moore bankruptcy@gastinhill.net,  
HillJR66100@notify.bestcase.com  
Office of the U. S. Trustee Ustpreion21.sv.ecf@usdoj.gov  
Tiffany E. Caron, Trustee tiffany.caron@hotmail.com,  
tcaron@ecf.epiqsystems.com/ga68@ecfcbis.com

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Warneater Moore</b>	Social Security number or ITIN	<b>xxx-xx-4161</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Southern District of Georgia</b>			
Case number: <b>19-41718-EJC</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Warneater Moore



Edward J. Coleman III  
 United States Bankruptcy Judge  
 125 Bull St, Rm 213  
 P.O. Box 8347  
 Savannah, GA 31412

Dated: 3/30/20

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

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Because no party in interest filed a request for an order of dismissal pursuant to 11 U.S.C. § 521(i)(2), the Debtor(s) was not required to file any further document pursuant to §521(a)(1)(B) to avoid an automatic dismissal and this case is not and was not subject to automatic dismissal under §521(i)(1). This does not prevent any party in interest from requesting by motion that Debtor(s) supply further information described in § 521(a)(1)(B), and this does not prevent the United States Trustee or Chapter 7 Trustee from requesting by any authorized means, including but not limited to motion, that the Debtor supply further information.

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